

~~BEFORE THE COMMISSIONER OF COMMERCE AND INSURANCE~~  
~~OF THE STATE OF TENNESSEE~~

IN THE MATTER OF:

LIBERTY MUTUAL FIRE INSURANCE  
COMPANY

)  
)  
) No.: 07-068  
)  
)

---

**ORDER ADOPTING EXAMINATION REPORT WITH DIRECTIVE**

---

Pursuant to Tenn. Code Ann. §§ 56-8-107 and 56-1-401, *et seq.*, the Insurance Division of the State of Tennessee Department of Commerce and Insurance ("the Division") has examined certain affairs of Liberty Mutual Fire Insurance Company ("the Company"), an insurance company domiciled in the State of Wisconsin. As a result of an examination conducted for the period of January 1, 2001 through December 31, 2005, the examiner-in-charge filed with the Division, on the 28<sup>th</sup> day of December, 2006, a verified, written report on the examination, and a copy of that report has been sent to Liberty Mutual Fire Insurance Company. (The Market Conduct Report on Examination of Liberty Mutual Fire Insurance Company is attached hereto and marked as Exhibit A). The Division received a written rebuttal to said examination report from the Company on September 26, 2007. (A copy of the Company's written rebuttal is attached hereto as Exhibit B).

Pursuant to Tenn. Code Ann. § 56-1-411, said examination report regarding the affairs of Liberty Mutual Fire Insurance Company, filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on the 28<sup>th</sup> day of December, 2006, is hereby **ADOPTED** as filed with the following **DIRECTIVE**:

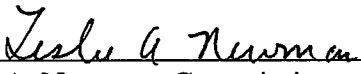
The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-8-104(8)(A)(xi) by complying with the standards set forth in Tenn. Code Ann. § 50-6-205(b) and Tenn. Comp. R. &

Regs. 0800-2-14-.05(1), requiring workers' compensation indemnity payments for an injury to be received by the claimant no later than fifteen (15) days after notice of injury.


The adoption of this examination report shall not preclude the Department from imposing sanctions against Wausau Underwriters Insurance Company for potential violations of the Tennessee Insurance Law which may be revealed in the examination report, it being the intent of this Order Adopting Examination Report With Directive merely to adopt the examination report filed by the examiner-in-charge.

It is so **ORDERED**.

**ENTERED** this the 17<sup>th</sup> day of October, 2007.

  
\_\_\_\_\_  
Leslie A. Newman, Commissioner  
Department of Commerce and Insurance  
State of Tennessee

**PREPARED FOR ENTRY:**

  
\_\_\_\_\_  
Karen L. Heidel (BPR # 024484)  
Staff Attorney  
Tennessee Department of Commerce and Insurance  
500 James Robertson Parkway  
Davy Crockett Tower, Twelfth Floor  
Nashville, Tennessee 37243  
(615) 741-2199